



## Flood Risks for Communities with Dams



Floods are the number one natural disaster in the United States. Flooding causes damage and destruction across all regions wiping out homes and businesses. However, many residents and businesses are unaware that they qualify for flood insurance or that policies may be more affordable than they think. People need to know they can take steps to reduce the financial impact of flooding before disaster strikes.

One important step is to understand your risk. Many factors—both natural and man made—can impact flood risks. Dams are an important resource in the United States; however, there are unique risks associated with dams and they can also be breached with little warning.

### Dams: The Risks

Dams provide many functions for a community, including recreation, flood control, irrigation, water supply, and hydroelectric power. Dams range from massive concrete structures to smaller earthen structures, such as those near a farm's pond.

But dams also can increase the risk for flooding. Intense storms can raise water levels and produce a flood within a few hours or even minutes. For example, flash floods can occur within six hours of heavy rainfall, and dam failure may occur within hours of the first signs of breaching or overtopping. Other breaches can take much longer to occur, from days to even weeks, as a result of issues such as debris jams, or accumulation of melting snow. Flooding also can occur when excess water downstream is released to relieve pressure from the dam.

### Preparing for a Flood

Residents and business owners need to prepare in advance for flood conditions. Before the threat of flooding becomes imminent, residents and business owners should:

- Purchase a flood insurance policy if they do not already have one
- Review their current insurance policy and become familiar with what is covered and ensure the limits adequately protect their building and personal belongings
- Make an emergency kit, plan evacuation routes, and keep important papers in a safe, waterproof place
- Itemize and take pictures of possessions

To learn more about your risk for flooding and how to prepare for floods, visit [FloodSmart.gov/dams](https://www.floodsmart.gov/dams). For more information regarding a policy, please call your insurance agent. You also can visit the website, or call **1-800-427-2419** to find a local agent.

